

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILLIAMSPORT DIVISION**

In re: ERIK ANDREAS NYBO	§	Case No. 4:20-bk-02593
HEATHER LEE NYBO	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/31/2020.
- 2) The plan was confirmed on 12/07/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 03/07/2024.
- 6) Number of months from filing or conversion to last payment: 42.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$91,066.00.
- 10) Amount of unsecured claims discharged without full payment: \$28,155.48.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 40,572.09	
Less amount refunded to debtor(s)	\$ 158.15	
<b>NET RECEIPTS</b>		<b>\$ 40,413.94</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,480.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,847.74	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,327.74</b>
Attorney fees paid and disclosed by debtor(s):	\$ 520.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PAUL MURPHY-AHLES ESQUIRE	Lgl	0.00	NA	NA	3,480.00	0.00
CAPITAL ONE BANK	Uns	868.00	868.66	868.66	868.66	0.00
CAPITAL ONE BANK	Uns	2,910.00	2,910.28	2,910.28	2,910.28	0.00
CAPITAL ONE BANK	Uns	9,672.00	9,672.64	9,672.64	9,672.64	0.00
DISCOVER	Uns	2,623.00	2,623.00	2,623.00	2,623.00	0.00
DISCOVER	Uns	2,540.00	2,540.34	2,540.34	2,540.34	0.00
CAVALRY PORTFOLIO SERVICES, SPECIALIZED LOAN SERVICING	Uns	0.00	2,519.53	2,519.53	2,519.53	0.00
SPECIALIZED LOAN SERVICING	Sec	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	8,913.56	8,913.56	8,913.56	0.00
ECMC	Uns	26,021.00	26,196.76	0.00	0.00	0.00
WAKEFIELD & ASSOCIATES	Uns	547.00	549.28	549.28	549.28	0.00
AIS INFSOURCE, LP	Uns	834.00	834.79	834.79	834.79	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
SPECIALIZED LOAN SERVICING	Sec	2,112.00	1,762.35	1,762.35	1,762.35	0.00
MIDFIRST BANK	Sec	45,963.00	45,660.95	891.77	891.77	0.00
PA DEPT REV	Pri	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES, CENTRAL CREDIT AUDIT	Uns	14,323.00	NA	NA	0.00	0.00
	Uns	683.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITIBANK	Uns	2,478.00	NA	NA	0.00	0.00
EASTERN REV	Uns	120.00	NA	NA	0.00	0.00
ERC	Uns	372.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH	Uns	11,257.00	NA	NA	0.00	0.00
FIRST FEDERAL	Uns	64.00	NA	NA	0.00	0.00
PARAMOUNT RECOV	Uns	406.00	NA	NA	0.00	0.00
PARAMOUNT RECOV	Uns	181.00	NA	NA	0.00	0.00
SANTANDER	Uns	796.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 2,654.12	\$ 2,654.12	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 2,654.12	\$ 2,654.12	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 8,913.56	\$ 8,913.56	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 8,913.56	\$ 8,913.56	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 22,518.52	\$ 22,518.52	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,327.74	
Disbursements to Creditors	\$ 34,086.20	
<b>TOTAL DISBURSEMENTS:</b>		\$ 40,413.94

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 05/14/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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